

**Information to identify the case:**

Debtor 1 **Robert D. Cassin III**  
First Name Middle Name Last Name  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9821**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **21-20459-JAD**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Robert D. Cassin III

7/13/21

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Robert D. Cassin, III  
Debtor

Case No. 21-20459-JAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: nsha

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Date Rcvd: Jul 13, 2021

Form ID: 318

Total Noticed: 32

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2021:**

Recip ID	Recipient Name and Address
db	#+ Robert D. Cassin, III, 3237 Jacks Run Rd., McKeesport, PA 15131-2511
15346158	+ ACBA Federal Credit Union, PO Box 10688, Pittsburgh, PA 15235-0688
15346159	Capital One Bank, PO Box 71087, Charlotte, NC 28272-1087
15346161	Capital One, N.A., PO Box 71087, Charlotte, NC 28272-1087
15346162	Citibank (South Dakota), N.A., PO Box 6191, Sioux Falls, SD 57117-6191
15346166	Department of Veteran Affairs, PO Box 3978, Portland, OR 97208-3978
15346168	+ Discover, PO Box 30923, Salt Lake City, UT 84130-0923
15346169	Home Depot Credit Services, PO Box 70600, Philadelphia, PA 19176-0600
15346170	+ Home Depot Credit Services, PO Box 790393, St Louis, MO 63179-0393
15346174	+ Monarch Recovery Management, Inc., PO Box 986, Bensalem, PA 19020-0986
15346173	+ Monarch Recovery Management, Inc., 3260 Tillman Drive, Suite 75, Bensalem, PA 19020-2059
15346175	PennyMac Loan Services, LLC, PO Box 660929, Dallas, TX 75266-0929
15346176	PennyMac Loan Services, LLC, PO Box 514387, Los Angeles, CA 90051-4387
15346177	Pittsburgh Healthcare System VAMC 646, University Drive C, Pittsburgh, PA 15240
15346178	+ The Home Depot, PO Box 790208, Saint Louis, MO 63179-2000
15346183	Weltman, Weinberg & Reis Co., L.P.A., 436 Seventh Ave, Suite 2500, Pittsburgh, PA 15219-1842
15346184	+ White Oak Borough, 2280 Lincoln Way, White Oak, PA 15131-2489

TOTAL: 17

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 14 2021 03:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 13 2021 23:14:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 14 2021 03:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 13 2021 23:14:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: kburkley@bernssteinlaw.com	Jul 13 2021 23:14:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15346157	+ Email/Text: acbafcu@onecommail.com	Jul 13 2021 23:14:00	ACBA Federal Credit Union, 307 4th Avenue, Room 801, Pittsburgh, PA 15222-2113
15346160	EDI: CAPITALONE.COM	Jul 14 2021 03:13:00	Capital One Services, LLC, PO Box 30285, Salt Lake City, UT 84130-0285

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15346164	EDI: CITICORP.COM	Jul 14 2021 03:13:00	Citibank, N.A., PO Box 790131, Saint Louis, MO 63179-0131
15346163	+ EDI: CITICORP.COM	Jul 14 2021 03:13:00	Citibank, N.A., PO Box 6286, Sioux Falls, SD 57117-6286
15346165	+ Email/Text: mediamanagers@clientservices.com	Jul 13 2021 23:14:00	Client Services, Inc., 3451 Harry S Truman Blvd., St. Charles, MO 63301-9816
15346167	EDI: DISCOVER.COM	Jul 14 2021 03:13:00	Discover, PO Box 6103, Carol Stream, IL 60197-6103
15346171	EDI: CITICORP.COM	Jul 14 2021 03:13:00	Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
15346172	EDI: CITICORP.COM	Jul 14 2021 03:13:00	Home Depot Credit Services, PO Box 7032, Sioux Falls, SD 57117-7032
15346179	EDI: WFFC.COM	Jul 14 2021 03:13:00	Wells Fargo Auto, PO Box 17900, Denver, CO 80217-0900
15346182	Email/Text: BKRMailOps@weltman.com	Jul 13 2021 23:14:00	Weltman, Weinberg & Reis Co., L.P.A., Po Box 5430, Cleveland, OH 44101-0430
15346181	Email/Text: BKRMailOps@weltman.com	Jul 13 2021 23:14:00	Weltman, Weinberg & Reis Co., L.P.A., PO Box 93784, Cleveland, OH 44101-5784
15346180	+ Email/Text: BKRMailOps@weltman.com	Jul 13 2021 23:14:00	Weltman, Weinberg & Reis Co., L.P.A., 965 Keynote Circle, Cleveland, OH 44131-1829

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2021 at the address(es) listed below:

Name	Email Address
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Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmllawgroup.com
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David J. Romito	on behalf of Debtor Robert D. Cassin III romitoesq@verizon.net, romitoesq@comcast.net
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Jeffrey J. Sikirica	
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trusteesikirica@zoominternet.net PA59@ecfcbis.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

TOTAL: 5